5

ABSTRACT OF THE DISCLOSURE

A method for analyzing transactional payment data is shown. Transaction data, relating to a transaction between a payor and at least one of a plurality of payees is collected. The collected transaction data from a plurality of payors is normalized to create normalized data. The normalized data is scaled to create financial information. The financial information is provided to a user.

LAW OFFICES
INNEGAN, HENDERSON,
FARABOW, GARRETT
8 DUNNER, L.L.P.
TANFORD RESEARCH FARK
700 HANSEN WAY
PALO ALTO, CALIF. 94304
850-849-8600